



American National Insurance Company

1-888-501-4043 | img.anicoweb.com

Effective Date: **March 16, 2020**

Annuity Products

Rates in **BOLD** indicate a change from the previous rate.

NEW! ANICO Strategy Indexed Annuity (ASIA) PLUS			
		10-Year	7-Year
Premium Enhancement		1.00%	0.00%
Declared Rate	Declared Rate	1.75%	1.65%
1-Year Specified Rate	Specified Rate	3.05%	2.95%
1-Year Monthly Sum	Monthly Cap	1.70%	1.60%
	100% Participation Cap	4.00%	3.90%
1-Year Point to Point	75% Participation Cap		Currently Unavailable
	50% Participation Cap	4.35%	4.25%
1-Year Point to Point Uncapped	Participation Rate	25.00%	20.00%
3 & 5-Year Point to Point	Currently Unavailable		
	Fixed Rate	7.20%	7.20%
Lifetime Income Rider (Fixed Rate)	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	1.00%	1.00%
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Fixed Rate + Indexed Credit	4.20% + Indexed Credit	
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	0.70%	0.70%

Palladium Multi-Year Guarantee Annuity (MYG)				
		1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	3.10%	2.10%	2.30%
	< \$100,000	3.00%	2.00%	2.20%
6 Year	≥ \$100,000	2.35%	2.35%	2.35%
	< \$100,000	2.25%	2.25%	2.25%
7 Year	≥ \$100,000	3.20%	2.20%	2.34%
	< \$100,000	3.10%	2.10%	2.24%
8 Year	≥ \$100,000	2.25%	2.25%	2.25%
	< \$100,000	2.15%	2.15%	2.15%
9 Year	≥ \$100,000	4.10%	2.10%	2.32%
	< \$100,000	4.00%	2.00%	2.22%
10 Year	≥ \$100,000	3.25%	2.25%	2.35%
	< \$100,000	3.15%	2.15%	2.25%

Century Plus Annuity			
		1st Year	Base Rate
Fixed Annuity	≥ \$100,000	6.60%	1.60%
	< \$100,000	6.50%	1.50%
Lifetime Income Rider	Fixed Rate		7.20%
	Accumulation Period		10 Years
	Rider Premium Enhancement		N/A
	Rider Premium Charge		1.00%

WealthQuest Citadel 5 & 7 Diamond Annuity			
		1st Year	Base Rate
WQCD 5 (1)	≥ \$100,000	2.35%	1.35%
	< \$100,000	2.25%	1.25%
WQCD 7 (2)	≥ \$100,000	3.60%	1.60%
	< \$100,000	3.50%	1.50%

(1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. (2) 1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Palladium Group Fixed Annuity (Pension Annuity)			
		1st Year	Base Rate
		1.75%	1.75%

Palladium Single Premium Immediate Annuity (SPIA)			
For Quotes Call 1-888-501-4043 or use SPIA Express via our website at img.anicoweb.com			

Minimum Guaranteed Interest Rate (MGIR)			
(MGIR is used to calculate the Minimum Guaranteed Surrender Value)			
• Fixed Deferred Annuities:		1.00%	
• ANICO Strategy Indexed Annuity PLUS		1.00%	for the fixed strategy
		1.00%	for the indexed strategies

Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.
Base rates are subject to change at any time.

For Agent Use Only; Not for Distribution or Use with Consumers.



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Life Products

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Signature Performance Indexed Universal Life		
Fixed Account	Fixed Rate	4.00%
	Participation Rate	100.00%
Value Cap	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.92%
Multiplier (24% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	1.90%
	Strategy Illustrated Rate	7.05%
Multiplier Plus (60% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	3.65%
	Strategy Illustrated Rate	7.05%
Uncapped	Participation Rate	100.00%
	Interest Rate Spread	4.75%
	Floor	0.00%
	Strategy Illustrated Rate	5.92%
Variable Loan Rate		3.40%

Signature Guaranteed Universal Life ANICO Signature Term
For Quotes or More Information, call 1-888-501-4043 or visit our website at img.anicoweb.com

ANICO Executive Universal Life	
1st Year	Base Rate
3.15%	3.15%

Signature Whole Life	
Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each Company is responsible for only the products and services it issues.

Separate Rate Sheet is Available for New York.

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